



**DEPARTMENT OF THE AIR FORCE
HEADQUARTERS AIR FORCE PERSONNEL CENTER
JOINT BASE SAN ANTONIO-RANDOLPH, TEXAS**

Medicare as it Relates TRICARE

Applicable to: Military Personnel

This article provides Medicare information relating to coordination of Defense Enrollment Eligibility Reporting System (DEERS) benefits.

Medicare is a Federal social health insurance program managed by the Centers for Medicare and Medicaid Services. Medicare and TRICARE are two distinctly different medical programs governed by different federal laws and regulations. Medicare provides health insurance to individuals age 65 or older and also to those under age 65 with a disability as determined by the Social Security Administration (SSA) to include those with End Stage Renal Disease (ESRD) and those with Lou Gehrig's disease.

Military sponsors and family members who are enrolled within the DEERS and reflect eligibility for Department of Defense (DOD) health care benefits may also be entitled to Medicare based on the above conditions. NOTE: When a TRICARE eligible beneficiary is in receipt of more than one benefit/coverage plan or entitled to benefits under Medicare, coordination of TRICARE benefits will occur. This means Medicare is the primary insurer/payer, TRICARE then acts as secondary payer (providing that Part B rules below are followed), thereby minimizing a beneficiary's out-of-pocket expenses. Medicare Part A is considered as inpatient hospital insurance. Medicare Part B is considered as outpatient medical insurance.

When a sponsor or family member becomes eligible for Medicare Part A, failure to enroll in Medicare Part B, will result in a loss of TRICARE eligibility until such time that Part B is obtained. NOTE: The exception to required enrollment in Medicare Part B occurs only when the military sponsor is on active duty. When a sponsor is on active duty, i.e. Reserve member over age 65 activated/mobilized, he / she or their family member do not need to be enrolled in Medicare Part B, however; when the sponsor is no longer on active duty, i.e. demobilized or retired, the TRICARE benefit cannot be restored until the sponsor or family member is enrolled in Medicare Part B.

For questions concerning coordination of benefits between Medicare and TRICARE please contact the [Beneficiary Counseling and Assistance Coordinator \(BCAC\)](#) located at the Military Treatment Facility (MTF).